Certificate Number: 06501-PAE-DE-032763918

Bankruptcy Case Number: 19-12281



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 3, 2019, at 11:27 o'clock AM CDT, Keith Jeffries completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 3, 2019 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager